



West Virginia Rural Development



75 High Street, Room 320, Morgantown, WV 26505

NOVEMBER 2003

New Grant Process for Federal Grants

Beginning October 1, 2003, any organization that wants to submit a grant or combination grant/loan application to the Federal Government will first need to have a Data Universal Numbering System (DUNS) number, a unique nine-digit identification number. This DUNS number is provided free of charge by Dun & Bradstreet.

Dun & Bradstreet have designated a special phone number for federal grant and cooperative agreement prospective applicants. That number (1-866-705-5711) is operational from 8 am to 5 pm to speak to a Dun & Bradstreet representative.

The process takes approximately 5 to 10 minutes and you will receive

your DUNS number at the conclusion of the call. More information is readily available on Rural Development's website at www.rurdev.usda.gov and also at www.grants.gov/GetStarted.

The second website gives you the five steps necessary to apply for a grant or grant/loan combination.

Electronic Services Offered by USDA

On October 21, 2003, USDA launched a new registration process for customers applying for electronic access to USDA services. Registered customers now using the USDA Service Center Online Services or USDA Service Center eForms sites will be asked once at the next log-in for additional information that is needed for them to access the new system.

USDA eAuthentication is the system used by USDA to enable customers to get accounts that will allow them to access USDA Web applications and services via the Internet that need some level of assurance that their customers are who they say they are.

USDA eAuthentication provides customers convenience of access to information 24 hours a day, 7 days a

week; faster processing; and identity security.

PLEASE NOTE THAT USDA ONLY ISSUES USER IDs AND PASSWORDS TO INDIVIDUALS.

For more information, please go to the USDA eAuthentication website at www.eauth.egov.usda.gov.

RD Outreach

As a part of the Agency's outreach efforts, John Comerchi and Cheryl Wolfe of the WV Rural Business-Cooperative Service staff represented Rural Development at the 2003 Mountain State Business and Trade Show held in Charleston, WV on October 7 and 8, 2003. Over 280 exhibitors provided information on their products and services. The annual event, which is sponsored by the Charleston Regional Chamber of Commerce, was well attended by the public. John and Cheryl had the opportunity to provide handouts and address a wide variety of questions.



RD Announces Top WV GRH Lenders

The U.S. Department of Agriculture (USDA) Rural Development has announced the top West Virginia lenders for its Guaranteed Rural Housing (GRH) loan program in Fiscal Year 2003.

These lenders are:

Mid States Financial, Top Lender with over \$11.4 million
The Mortgage Center, over \$7.2 million
Chase Manhattan, well over \$5.3 million
BB&T, over \$4.8 million
Fidelity & Trust, just over \$3.5 million
Allied Mortgage, over \$3.1 million
West Union Bank, over \$2.3 million
Poca Valley Bank, over \$1.1 million

The RD GRH loan program in West Virginia continues to be extremely successful. In Fiscal Year 2003, a total of 30 approved lenders participated in the GRH loan program by providing over \$47 million to 502 rural West Virginia households to assist them in turning their dream of home ownership into reality.

USDA Rural Development anticipates another strong year for its GRH loan program. WV RD, at the present time, has over 50 lenders approved to participate in the GRH loan program. As of November 13, 2003, 68 home loans, totalling over \$6 million, have been obligated under the GRH loan program in West Virginia for Fiscal Year 2004.

"We have significantly increased our investment in home ownership in WV under the Guaranteed Rural Housing program," according to USDA RD State Director, Jenny Phillips. Phillips further states, "Our relationship with these lenders, in conjunction with the West Virginia Housing Development Fund, has allowed more West Virginians the opportunity to own their own home."

Eligible households can qualify for home mortgages with no down payment required. This is accomplished with loan funds provided by a private lending institution and the Federal Government issuing a guarantee on those loan funds. To be eligible the dwelling must be in a rural area or community with a population under 20,000 people, or under 10,000 people if within a Metropolitan Statistical Area (MSA). The local Rural Development office can help applicants determine their eligibility.

A loan made under the GRH loan program may also be used for the purpose of refinancing an existing Section 502 Guaranteed or Direct loan from Rural Development. Combined with low interest rates, this comes as great news to existing Guaranteed loan borrowers or Direct loan borrowers, as they may benefit from refinancing their present home loan by obtaining a guaranteed loan with a lower interest rate. In addition, the guaranteed fee for refinancing is only 1/2 of a percent.

RD Provides Record Funding for EZ/EC Areas in WV

Rural Development of WV provided more combined loan and grant funding for utility projects within Empowerment Zone/Enterprise Community (EZ/EC) areas than any other state during Fiscal Year 2003. EZ/EC areas are specifically designated areas that are considered to be among the most economically depressed in the country.

The EZ/EC program is designed to provide these communities with real opportunities for long-term, sustainable growth and revitalization. The framework of the program is embodied in four key principles: economic opportunity, sustainable community development, community-based partnerships, and strategic vision for change.

The State of West Virginia contains three Enterprise Communities which are known as the Central Appalachia Empowerment Zone, the McDowell County Enterprise Community, and the Upper Kanawha Valley Enterprise Community.

During Fiscal Year 2003, RD, through its Rural Utilities Service (RUS), provided loans in the amount of \$3,170,000 and grants in the amount of \$10,879,350 to finance water and wastewater projects located in EZ/EC areas within WV. Seven projects totaling \$14,049,350 in loan and grant funds will benefit more than 1,340 rural residents who desperately need these services.

USDA - Rural Development of West Virginia has truly played a positive role in the lives of thousands of rural residents over the course of the last fiscal year, just like it has for over 40 years. Services such as safe and reliable drinking water and sanitary wastewater collection and treatment are crucial for a better quality of life, as well as economic development for the State. Through its business, housing and community programs, Rural Development will continue to improve the lives of rural residents throughout the entire state.

**Published by the
West Virginia State Office
USDA Rural Development**

**Phone: 1-800-295-8228
TTY/TDD: 304.284.4836**

**Web site
www.rurdev.usda.gov/wv**

**State Director
Jenny N. Phillips**

USDA Rural Development is an Equal Opportunity Lender, Provider, and Employer. Complaints of discrimination should be sent to: USDA, Director, Office of Civil Rights, Washington, DC 20250-9410.